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(54) Title: AUTOMATED BANKING MACHINE APPARATUS AND SYSTEM

(57) Abstract

The banking machine (12) include a computer (34) which reads (38) an indicia from a user's card corresponding to a system address and connects the banking machine (12) to the home or foreign servers (20, 22, 24, 26, 28, 90, 96) designated by the system address through the Internet (16) or a wide area network (18). Computer (34) then exchanges HTML documents and TCP/IP messages with servers (20, 22, 24, 26, 28, 90, 96) to conduct the user's transaction. The exchanged HTML documents and TCP/IP messages which are processed in a HTML document handling portion (76, 80, 82) are passed to a device application portion (84) and device interfacing software portion (64) in order to maintain local control of the operation of devices (30, 36) including user interfacing devices (30, 38, 40, 42, 44, 46, 44) in the automated banking machine (12). In this way the connected server (20, 22, 24, 26, 28, 90, 96) remotely operates the banking machine (12) until the completion of transactions by the user.

